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**DETAILED ACTION**

***Prosecution History Summary***

Claims 8, 10-12, and 15 have been canceled.

Claims 1-6, 9, 13-14, and 16-20 are pending and allowed.

***Examiner's Amendment***

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Walter Malinowski on 8/21/08.

The application has been amended as follows:

**In the Title**

The title has been amended to read as follows:

-- Methods, system, and computer readable medium for user data entry, at a terminal, for  
communication to a remote destination--

**In the Claims**

16. (Currently Amended) A computer ~~readable~~ recording medium physically encoded with a computer program comprising:

a) computer code for displaying at least one data entry field on a terminal to a user

where the terminal is configured to communicate with a remote destination;

b) computer code for processing a selection of the at least one data entry field by the user;

~~Ⓒ~~ c) computer code for automatically displaying a user selectable icon in proximity to the at least one data entry field in response to user selection of the data entry field;

~~Ⓓ~~ d) computer code for processing a selection of the user selectable icon by the user;

~~Ⓔ~~ e) computer code for calling a security routine of an electronic wallet application in response to the selection of the user selectable icon; and

~~Ⓕ~~ f) computer code for providing, to the user, access to the an electronic wallet application, for the transfer of data into the data entry field in response to successful completion of the security routine.

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***Allowable Subject Matter***

The Examiner agrees with Applicant's remarks filed 6/16/2008. Claims 1-6, 9, 13-14, and 16-20 are allowed.

***Examiner Comment***

Regarding the Examiner's Amendment to claim 16 above, the Examiner notes that the noted changes to claim 16 are not intended to change the scope of the body of the claim; rather, the amendments are made in an effort to remedy a deficiency under 35 USC 101. More specifically, Applicant's specification provides that a recording medium include a "carrier", which non-statutory subject matter under 35 USC 101. Newly amended claim 16 recites in the positive that the medium is indeed a physical medium and thereby constitutes statutory subject matter.

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***Conclusion***

The prior art below is considered pertinent to applicant's disclosure but fails to remedy any noted deficiencies.

**Non-Patent Literature**

- PTO 892 reference U teaches “virtual cards” - a technology that shares common characteristics to the digital wallet. The virtual cards are offered as downloadable icons that reside on host servers rather than cluttering up consumer hard drives.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to WILLIAM J. ALLEN whose telephone number is (571)272-1443. The examiner can normally be reached on 8:00 AM to 5:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff A. Smith can be reached on (571) 272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Supervisory Patent Examiner, Art Unit  
3625

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Examiner, Art Unit 3625